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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Brittani	
		First name	First name
	Write the name that is on	L	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Presley	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Brittani	
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Presley-Smith	
		Last name	Last name
		First name	First name
		riistiidille	riist iidille
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 8770	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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De	btor 1 Brittani		Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last		Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		Street Street	Number Street
		Chicago Illinois 60644 City State Zip Code	City State Zip Code
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debto	or 1 Brittani	L	Presley	Case number (if kn	own)
	First Name	Middle Name	Last Name		
Part 2	Tell the Court Abo	out Your Bankruptcy Case			
Ba ar	he chapter of the ankruptcy Code you re choosing to file nder	Check one. (For a brief desc Bankruptcy (Form B2010)). A Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8. He	ow you will pay the ee	more details about how cashier's check, or mor may pay with a credit c I need to pay the fee in Individuals to Pay You. I request that my fee I judge may, but is not rethe official poverty line	w you may pay. Typically, in they order. If your attorney hard or check with a pre-property of the pre-present in the pre-pre-present in the pre-pre-present in the pre-pre-present in the pre-pre-present in the pre-pre-pre-present in the pre-pre-present in the pre-pre-present in the pre-pre-pre-pre-pre-pre-pre-pre-pre-pre-	f you are paying the is submitting your inted address. ose this option, sign of Cofficial Form 103 est this option only and may do so only size and you are	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ave you filed for ankruptcy within the st 8 years?	V No. Yes. District District District		MM / DD / YYYY	Case number Case number Case number
ca be sp fil yo pa	re any bankruptcy ases pending or eing filed by a bouse who is not ling this case with bu, or by a business artner, or by an ffiliate?	Ves. Debtor District Debtor District		nen	Relationship to you Case number, if known Relationship to you Case number, if known
	o you rent your esidence?	✓ No. Go to line Yes. Fill out <i>Initi</i>			st You (Form 101A) and file it with

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Debtor 1 Brittani First Name		L Mid	dle Name		Presley Last Name		_ Case number (if kno	own)		
Part 3: Report About Any	Busir	esses	You Ov	vn as a Sol	e Proprieto	or				
12. Are you a sole proprietor of any full-	✓	No.	Go to P							
or part-time business?	Ш	Yes. Name and location of business								
A sole proprietorship is a business you operate as an				f business, if	_					
individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Numbe	r 	Str	eet				
If you have more than one sole			City			State		Zip Code		
proprietorship, use a separate sheet and			Check	the appropi	riate box to d	describe you	r business:			
attach it to this				Health Care I	Business (as	defined in 1	1 U.S.C. § 101(27A))		
petition.			_	_			11 U.S.C. § 101(51	iB))		
					•	in 11 U.S.C.	• ' "			
			_	None of the a		elinea in 11 C	J.S.C. § 101(6))			
			Ш.							
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	appi shee	opriate t, state	e deadlin ment of c	es. If you indi	icate that you ash-flow stat	u are a <i>small</i> tement, and t	nether you are a sma business debtor, yo ederal income tax r	ou must attach yo	our most recent bala	ance
For a definition of	✓	No.	I am no	I am not filing under Chapter 11.						
small business debtor, see 11 U.S.C. § 101(51D).		No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.							
10 1(0 12).		Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					ruptcy		
Part 4: Report if You Own	n or H	ave Aı	ny Haza	rdous Prop	erty or An	y Property	That Needs Imme	ediate Attentior	n	
14. Do you own or have		No.								
any property that			What is th	ie hazard?						
poses or is alleged to pose a threat of	ш	100.	vviiat io ti	ic nazara:						
imminent and identifiable hazard to public health or			If immedi	ate attention i	s needed, wh	ny is it needed	?			
safety? Or do you			Where is	he property?						
own any property that needs immediate attention?					Number		Street			
For example, do you										
own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					City		State		Zip Code	

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Debtor 1 Brittani L Presley Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Brittani First Name		esley Case nu	mber (if known)	
	estions for Reporting Purposes	A Mario		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual policy". No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	orimarily for a personal, family ousiness debts? Business dea restment or through the opera	<i>bts</i> are debts that you incurred to obtain ation of the business or investment.	ıs
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur		exempt property is excluded and administra to unsecured creditors?	ıtive
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion	illion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion	illion
Part 7: Sign Below	I have examined this petition, and	d I declare under penalty of pe	erjury that the information provided is tru	e and
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with	pter 7, I am aware that I may punderstand the relief available I did not pay or agree to pay sed and read the notice require In the chapter of title 11, Unite	proceed, if eligible, under Chapter 7, 11,1 e under each chapter, and I choose to prosomeone who is not an attorney to help red by 11 U.S.C. § 342(b).	12, or 13 oceed me fill
	connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 15	se can result in fines up to \$2519, and 3571.	r obtaining money or property by fraud ir 250,000, or imprisonment for up to 20 ye	
	/s/ Brittani Presley Signature of Debtor 1	<u> </u>	Signature of Debtor 2	
	Executed on 3/9/2018 MM / DD /		Executed on	

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Debtor 1 Brittani	L	Presley	Case number (if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sche	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Elizabeth Placek		Date	3/9/2018
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	-			
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinoi	s
	Bar number		State	

	Case 18-06790	Doc 1	Filed 03/09/18	Entered 03/0	09/18 08:54:18	Desc Mai	n
ill in this	information to ident	ify your	case:				
Debtor 1	Brittani First Name Middle Name Last Name	L	Presl	ey			
Debtor 2 pouse, if ling)	First Name Middle Name Last Name						
nited Stat or the: ase umber known)	tes Bankruptcy CourtNo	orthern	District II of (S	llinois State)			
	Form 106Sum y of Your Assets an	nd Liab	ilities and Cer	rtain Statist	ical Informat	ion	Check if this is amended filing
as compl rrect	ete and accurate as poss: a. Fill out all of your scheo	ible. If two	o married people ar	re filing together	r, both are equally	responsible	
ur origina	al forms, you must fill out ize Your Assets	t a new Su	ımmary and check t	he box at the to	p of this page.		
						Your assets Value of wha	at you own
Schedule	A/B: Property (Official)	Form 106	A/B)				
. Copy lir	ne 55, Total real estate, fr	rom Sched	ule A/B			\$0.00	
o. Copy lii	ne 62, Total personal pro	operty, fro	om Schedule A/B			\$6,542.00	
	ne 63, Total of all proper	-				\$6,542.00	
art .	ina Varra Liabilitia						

Summarize Your Liabilities

Your liabilities

Amount you owe

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2. Schedule D: Creditors				
	sted in Column A, Am	ount of claim, at th	e bottom of the last page of	\$9,099.00
Part 1 of Schedule D	***		10(0)	
3. Schedule E/F: Creditor		,	,	
3a. Copy the total claim	s from Part 1 (priority	unsecured claims)	from line 6e of Schedule E/F	\$0.00
3b. Copy the total claim <i>E/F</i>	ns from Part 2 (nonprio	ority unsecured clai	ims) from line 6j of Schedule	\$22,053.00
Your total liabilities				\$31,152.00
Part Summarize Your I 3:	ncome and Expe	nses		
4. Schedule I: Your Incon	ne (Official Form 106I)		
Copy your combined m	•	ne 12 of Schedule		\$1,769.54
5. Schedule J: Your Expe	nses (Official Form 10	6J)		
Copy your monthly exp	enses from line 22, Co	olumn A, of Schedule	?	\$1,429.00
J				+ -,
Official Form	Summary of Yo	ur Assets and Li	iabilities and Certain Statis	etical page 1
106Sum		Inforn	nation	
Debtoßrittani	L	Presley	Case number	
1 First Name			(if known)	
Middle l	Name			
Last Name				
Part Answer These Que	estions for Admir	istrative and S	tatistical Records	
+: 6. Are you filing for ban	kruptcy under Chapte	ers 7, 11, or 13?		
☐ No. You have noth	0 1	oart of the form. Ch	neck this box and submit this form	a to the court with
∀ Yes.				
103.				



7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal,

family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.

Tour debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit

this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official

\$1,473.01

Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of 9.

Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.)

\$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$0.00

9c. Claims for death or personal injury while you were intoxicated.

		ered 03/09/18 08:54:18	Desc Main
((Copy line 6c.) Document Page	e 11 of 76 \$0.00	
9	d. Student loans. (Copy line 6f.)	\$11,652.00	
y	e. Obligations arising out of a separation agreement or divorce thou did not report as riority claims. (Copy line 6g.)	\$0.00	
	f. Debts to pension or profit-sharing plans, and other similar deb Copy line 6h.)	\$0.00	
9	g. Total. Add lines 9a through 9f.	\$11,652.00	

Official Form Summary of Your Assets and Liabilities and Certain Statistical page 2

106Sum Information

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						•		
Fill in this	information	to identify your c	ase:					
Debtor 1	Britta		L		Presley			
Debtor 2	First	Name	Middle N	lame	Last Name			
(Spouse, if fi	ling) First I	Name	Middle N	lame	Last Name			
United Sta	ates Bankrup	tcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
Officia	al Form	106A/B						Check if this is an amended filing
		/B: Prope	rtv					12/1
In each ca category v responsibl write your	ntegory, sep where you to le for supply name and	arately list and d hink it fits best. E ring correct infor case number (if k	escribe items. Lisse as complete an mation. If more sp nown). Answer ev	nd accura pace is ne very quest	te as possible. If t eded, attach a se ion.	wo married people parate sheet to th	than one category, list the are filing together, both is form. On the top of any	are equally
1. Do you	own or hav		juitable interest i	n any resi	dence, building, l	and, or similar pro	perty?	
	Yes. Where	is the property?						
1.1	Street addre	ess, if available, or	other description	Single	the property? Che		the amount of any se	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
			·	ш .	ex or multi-unit buil Iominium or coope	S	Current value of the	Current value of the
					ıfactured or mobile		entire property?	portion you own?
	Number	Ohreat		Land				
		Street		Times			Describe the nature interest (such as fee the entireties, or a l	simple, tenancy by
	City	State	Zip Code	Who has one.		property? Check	-	community property
				Debto	or 1 only or 2 only or 1 and Debtor 2 o	,	_	
				Other inf	st one of the debto formation you wis identification nu	h to add about this	s item, such as local	
If you		more than one, li			: he property? Che e-family home	ck all that apply.	the amount of any se	d claims or exemptions. Put cured claims on <i>Schedule D:</i>
	Street addre	ess, if available, or	other description	Cond Manu	ex or multi-unit buil lominium or coope Ifactured or mobile	rative	Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code	Land Inves Times Other			Describe the nature interest (such as fee the entireties, or a l	simple, tenancy by
	,		_p	Who has one.	an interest in the	property? Check	Check if this is of (see instructions	community property s)
					or 1 only			
					or 2 only or 1 and Debtor 2 o	unly		
					or 1 and Debtor 2 o st one of the debto	•		
				Other inf		h to add about this	s item, such as local	

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Debtor 1	Brittani First Name	L Middle Name	Presley Last Name	Case number	(if known)		
	et address, if available, or ot		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i> Current value of the entire property? Current value of the portion you own?		
City	State	[[[Investment property Timeshare Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	Describe the nature or interest (such as fee s the entireties, or a life Check if this is co (see instructions)	imple, tenancy by e estate), if known.	
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for a ite that number h					
Do you ow		equitable interest	t in any vehicles, whether they are also report it on Schedule G: Executor				
3. Cars, va No		ility vehicles, motor	cycles				
3.1	Make Model: Year: Approximate mileage:	Pontiac G6 4 cyl 2006 108800	Who has an interest in the propone. ✓ Debtor 1 only Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the	
	Other information: 2006 Pontiac G6/ 4 cyl		Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		entire property? \$4300.00	portion you own? \$4300.00	
3.2	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.	
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?	

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otor i	Brittani First Name	L Middle Name	Presley Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly s and another	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D</i> aims Secured by Property. Current value of the portion you own?
Wat	argraft airgraft motor bo	mae ATVs and othe	instructions)	vohicles and acco	occarios	
	mples: Boats, trailers, motor No Yes	•	er recreational vehicles, other t, fishing vessels, snowmobiles, i Who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i>
Exa	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, i Who has an interest in the	property? Check Ily s and another	Do not deduct secured the amount of any secu	· ·

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D	ebtor 1	Brittani First Name	L Middle Name	Presley Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household			
			e any legal or equitable intere		g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitche	enware		
	No					1
✓	Yes. I	Describe	Used Furniture			\$800.00
		tronics les: Television	s and radios; audio, video, stereo, an	d digital equipment; compute	ers, printers, scanners; music	
✓	Yes. [Describe	Used Electronic - 1 Cell Phone, 1 De	sktop, 1 Laptop (not working	g), 1 TV,	\$750.00
	Examp No		ue Ind figurines; paintings, prints, or other In, or baseball card collections; other		=]
	Examp No	les: Sports, ph and kayak	rts and hobbies otographic, exercise, and other hobb s; carpentry tools; musical instrumer		tables, golf clubs, skis; canoes	
	Yes. [Describe				
	0. Fire Examp No		es, shotguns, ammunition, and relati	ed equipment		
	Yes. [Describe				
	1. Clot Examp		clothes, furs, leather coats, designer v	wear, shoes, accessories		
✓	Yes. [Describe	Used Clothing			\$225.00
	2. Jew Examp	-	ewelry, costume jewelry, engagemen r	t rings, wedding rings, heirlo	om jewelry, watches, gems,	
	Yes. [Describe				
	Examp No	_	s, birds, horses			
Ц	Yes. [Describe				
_		other persor	al and household items you did no	ot already list, including an	ny health aids you did not list	1
$ lap{}$	No	S				1
Ц	Yes. [Describe				
			lue of all of your entries from Part	t 3, including any entries fo	or pages you have attached	\$1775.00

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Debt	or 1 Brittani First Name	L Middle Name	Presley Last Name	Case number (if known)	
Part 4	, _				
		/ legal or equitable interest	in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	camples: Money you hav	ve in your wallet, in your home, in	·	d on hand when you file your petition Cash:	
		ivings, or other financial accounts; stitutions. If you have multiple acc		shares in credit unions, brokerage houses, stitution, list each.	
	☑ No ✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$167.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with brokers Institution or issuer name:	age firms, money marke	et accounts	
	Non-publicly traded stan LLC, partnership, a		ed and unincorporate	ed businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb ⁻	tor 1 Brittani	L	Presley	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF No Yes. List each account separately.		, thrift savings accounts Institution name:	s, or other pension or profit-sharing plans	
22.		Retirement account: Keogh: Additional account: Additional account:			
		Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other:	w/ home owner		\$300.00
23.	Annuities (A contract for No Yes	r a periodic payment of money to Issuer name and description:	you, either for life or for	r a number of years)	

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Debto	or 1 Brittani	L	Presley	Case number (if known)	
	First Name	Middle N	lame Last Name		
24.		n education IRA, in an acc 530(b)(1), 529A(b), and 529(or under a qualified state tuition program.	
	✓ No Yes	Institution name and descrip	tion. Separately file the records of any	interests.11 U.S.C. § 521(c):	
25	Tructo oquita		reports (ather then enothing listed	in line 1) and rights or newers	
25.		or your benefit	roperty (other than anything listed	in line 1), and rights or powers	
	✓ No Yes. Desc	ribe			
26.		= -	secrets, and other intellectual props, proceeds from royalties and licensing	=	
	No Yes. Desc	ribe			
	-				
27.		nchises, and other general Iding permits, exclusive licens	intangibles ses, cooperative association holdings,	liquor licenses, professional licenses	
	✓ No Yes. Desc	ribe			
Mon	ey or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or proper Tax refunds ov				portion you own? Do not deduct secured
	Tax refunds ov				portion you own? Do not deduct secured
	Tax refunds on No	ved to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s abou you a	ved to you specific information t them, including whether slready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	pecific information t them, including whether liready filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give sabou you a and t Family suppor Examples: Past	specific information t them, including whether liready filed the returns he tax years	pousal support, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, s	pousal support, child support, mainte	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether liready filed the returns he tax years	pousal support, child support, mainte	State: Local: nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, s	pousal support, child support, mainte	State: Local: nance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, s	pousal support, child support, mainte	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past No Yes. Give s	pecific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, s specific information	pousal support, child support, mainte	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, s specific information		State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds on ✓ No Yes. Give s abou you a and t Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, s specific information	e payments, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s specific information	e payments, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	or 1 Brittani	L	Presley	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		n savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	rance company	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because some			y, or are currently entitled to receive	
33.			u have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of e	very nature, including counterd	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		-	Part 4, including any entries fo		\$467.00
Part	5: Describe Any Bu	ısiness-Related Prop	erty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have an	y legal or equitable inte	rest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you alrea	dy earned		
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	Yes. Describe				

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Deb	tor 1 Brittani	L	Presley	Case number (if known)	
10	First Name	Middle Name	Last Name	tuo do	
40.		equipment, supplies you	use in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	les. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				-
					-
					_
43.	Customer lists, mailing	lists, or other compilat	ions		
	✓ No				
	Yes. Do your lists i	nclude personally identifia	ble information (as defined in 11 L	J.S.C. § 101(41A))?	
	No No Door	vib o			
	Yes. Desc				
44.	Any business-related	property you did not alr	eady list		
	✓ No				
	Yes. Give specific				_
	information				
					_
					<u> </u>
			-		
45 A	dd the dollar value of :	all of your entries from F	Part 5, including any entries for	nages you have attached	
<u> </u>	D	10	JEST BALLIBOOK	V. 6	
Part		arm- and Commercian interest in farmland, list it i		You Own or Have an Interest In.	
10					
46.	Do you own or have a	iny legal or equitable in	terest in any farm- or commerc	ial fishing-related property?	Ourse state of the
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims
4-	.				or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
	_				
	✓ No				
	Yes. Describe				

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Debt	or 1	Brittani First Name	L Middle Name	Presley Last Name	Case number (if known)		
48.	Cro	ps-either growing	or harvested				
	✓	No Yes. Describe					
49.	Far	m and fishing equi	 pment, implements, machinery, fix	tures, and tools of trade			
	✓	No "					
	Ш	Yes. Describe					
50.	Far	m and fishing supp	lies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	An	y farm- and comme	rcial fishing-related property you o	lid not already list			
	V	No					
		Yes. Describe					
			ll of your entries from Part 6, inclu r here		s you have attached		
•						_	
Part 7			perty You Own or Have an Int		Not List Above		
53.			perty of any kind you did not alreads, country club membership	dy list?			
	✓	No					
		Yes. Give specific information					
		imonnation					
54. Ad	dd tl	he dollar value of a	II of your entries from Part 7. Write	that number here)	<u> </u>
Part 8	3:	List the Totals of	f Each Part of this Form				
55. F	art	1: Total real estate	e, line 2				
56. p	art	2 total vehicles, lin	ne 5	\$4300.00	_		
57. P	art :	3: Total personal a	nd household items, line 15	\$1775.00	_		
58. P	art 4	4: Total financial as	ssets, line 36	\$467.00			
59. F	art	5: Total business-r	elated property, line 45				
60. F	art	6: Total farm- and	fishing-related property, line 52		_		
61. F	art	7: Total other prop	erty not listed, line 54				
62. T	ota	l personal property	. Add lines 56 through 61	\$6542.00	Copy personal property	v total ▶	+ \$6542.00
					Sopy personal property	. total F	ФОБ 40, 00
63. T 6	otal	of all property on §	Schedule A/B. Add line 55 + line 62				\$6542.00

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Official	Form 106C			amended filing
Case number (If known)				Check if this is
	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
Debtor 1	Brittani First Name	L Middle Name	Presley Last Name	

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claim	•	, ,					
	You are claiming state and federal	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemption	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Used Clothing Line from Schedule A/B: 11	\$225.00	\$225.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
	Brief description: Checking account, Chase Line from Schedule A/B: 17	\$167.00	\$167.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	.375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Debtor 1 Brittani Presley Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Brief \$4,300.00 5/12-1001(b) description: **✓** \$0 Pontiac G6 4 cyl, 2006, 100% of fair market value, up to any 2006 Pontiac G6/ 4 cyl applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) Brief \$800.00 description: **✓** \$800.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$750.00 description: \$750.00 **Used Electronic - 1 Cell** 100% of fair market value, up to any Phone, 1 Desktop, 1 applicable statutory limit Laptop (not working), 1 TV, Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Security deposit on 100% of fair market value, up to any rental unit, w/ home applicable statutory limit owner

Line from Schedule A/B:

22

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		DC	cument Page 24 of	70		
Fill in th	nis information to identify your ca	ase:				
Debtor	1 Brittani	L	Presley			
	First Name	Middle Name	Last Name			
Debtor (Spouse,		Middle Name	Last Name			
United 9	States Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case nu (If known)						
Offic	cial Form 106D			J		Check if this is an amended filing
Sch	edule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
			e are filing together, both are equ			
more sp	•		nber the entries, and attach it to t	• •		
	o any creditors have claims s	ecured by your proper	tv?			
Г	•		with your other schedules. You hav	e nothing else to rep	ort on this form.	
 -			•	3 1		
	<u>-</u>					
Part 1:						
	List all secured claims. If a credi		cured claim, list the creditor ticular claim, list the other creditors	Column A	Column B	Column C
	n Part 2. As much as possible, list	· ·		Amount of claim Do not deduct the	Value of collateral	Unsecured portion
r	name.	·	-	value of collateral.	that supports	If any
					this claim	
	CNAC/MI105 Creditor's Name	Describe the property	that secures the claim:	\$9,099.00	\$4,300.00	\$4,799.00
	3718 STADIUM DR	Pontiac G6 4 cyl Value	e: \$4,300.00			
_	Number Street	As of the date you file	, the claim is: Check all that apply.			
-		. Contingent				
<u> </u>	KALAMAZOO MI 49008	Unliquidated				
1	State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check	all that apply.			
Ì	Debtor 2 only	✓ An agreement you	made (such as mortgage or secured			
Ì	Debtor 1 and Debtor 2 only	car loan)	, 5			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien fron	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a r	ight to offset)			
[Date debt was 7/2016	Last 4 digits of accou	nt number 7768			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,099.00

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		D	ocument Page 25	OT /6			
Fill in this info	ormation to identify your cas	se:					
Debtor 1	Brittani	L	Presley	_			
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name	-			
United States	Bankruptcy Court for the:	Northern	District of Illinois				
Case number			(State)	_			
(If known)				_			
Official I	Form 106E/F				Che	ck if this is an	amended filing
Sched	lule F/F: Cred	ditors Who	Have Unsecu	red Claims			12/15
			litors with PRIORITY claims and				
claims that a the entries in known).	re listed in Schedule D: Cre	editors Who Hold Clai ch the Continuation	Inexpired Leases (Official Form ms Secured by Property. If more Page to this page. On the top of	space is needed, copy	the Part yo	ou need, fill i	t out, number
	creditors have priority unse						
_	. Go to Part 2.	ourou oranno agamo	. you.				
✓ Yes	5.						
listed, id As much Continu	entify what type of claim it is. n as possible, list the claims in ation Page of Part 1. If more	If a claim has both prion alphabetical order acc than one creditor holds	more than one priority unsecured ority and nonpriority amounts, list ording to the creditor's name. If you a particular claim, list the other cre is for this form in the instruction both	that claim here and show ou have more than two preditors in Part 3.	both priority	and nonprio	rity amounts.
					Total claim	Priority amount	Nonpriority amount
2.1 IRS 1			Last 4 digits of account numb	er	\$0.00	\$0.00	\$0.00
	Creditor's Name x 7346		When was the debt incurred?	<u> </u>			
Numbe	er Street		As of the date you file, the cla	im is: Check all that			
			apply.				
Philade			Contingent				
City Who is	State curred the debt? Check on	Zip Code	Unliquidated				
	ebtor 1 only		Disputed				
De	ebtor 2 only		Type of PRIORITY unsecured of				
	ebtor 1 and Debtor 2 only		Domestic support obligation				
	least one of the debtors and	another	Taxes and certain other debigovernment	is you owe the			
C+	neck if this claim relates to	a community debt	Claims for death or personal intoxicated	l injury while you were			
Is the	claim subject to offset?		Other. Specify	_			

✓ No Yes

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Debte	or 1 Brittani L First Name Middle Name	Presley Last Name	Case number (if known)	
Part :	2: List All of Your NONPRIORITY Unsec			
3. [Oo any creditors have nonpriority unsecured classes. No. You have nothing to report in this part. Yes.	aims against you?	e court with your other schedules.	
l I	insecured claim, list the creditor separately for each	claim. For each claim li	er of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
4.1	ABILITY RECOVERY SERVI Nonpriority Creditor's Name		Last 4 digits of account number 29N1	\$1,400.00
	PO BOX 4031 Number Street		When was the debt incurred? 10/2017	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	WYOMING Pennsylvania	18644	Contingent	
	City State	Zip Code	Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a communit	ty debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for	
	✓ No		ORIGINAL CREDITOR: Other. Specify ASHWORTH COLLEGE	
	Yes			
4.2	ABILITY RECOVERY SERVI		Last 4 digits of account number 83N2	\$742.00
	Nonpriority Creditor's Name PO BOX 4031		When was the debt incurred? 12/2017	
	Number Street		As of the date you file the claim in Check all that apply	
			As of the date you file, the claim is: Check all that apply. Contingent	
	WYOMING Pennsylvania	18644	Unliquidated	
	City State Who incurred the debt? Check one.	Zip Code	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a communit	ty debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for	
	✓ No		ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes			
4.3	ABILITY RECOVERY SERVI		Last 4 digits of account number 83N1	\$742.00
	Nonpriority Creditor's Name PO BOX 4031		When was the debt incurred? 12/2017	
	Number Street			
			As of the date you file, the claim is: Check all that apply. Contingent	
	WYOMING Pennsylvania	18644	Unliquidated	
	City State Who incurred the debt? Check one.	Zip Code	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a communit	y debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No		Other. Specify PAYMENT DATA	
	Yes			

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Debtor 1 Brittani Presley Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 AD ASTRA RECOVERY SERV \$386.00 Last 4 digits of account number Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 When was the debt incurred? 11/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 67205 **WICHITA** Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 128 Yes AmeriCash Loans \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 1507 E 87th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60619 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Payday Loan Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets 4.6 \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Tickets

✓ No Yes

Is the claim subject to offset?

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Debtor 1 Brittani Presley Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CREDIT MANAGEMENT LP \$454.00 Last 4 digits of account number 3974 Nonpriority Creditor's Name 4200 INTÉRNATIONAL PKWY When was the debt incurred? 11/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON Texas 75007 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: WOW **✓** No Other. Specify INTERNET CABLE PHONE - 1 Yes DEPT OF EDUCATION/NELN \$3,638.00 Last 4 digits of account number 6072 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.9 \$3,416.00 Last 4 digits of account number _ Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 3/2015 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Debtor 1 Brittani Presley Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 DEPT OF EDUCATION/NELN \$2,806.00 Last 4 digits of account number 6172 Nonpriority Creditor's Name When was the debt incurred? 2/2014 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF EDUCATION/NELN \$1,792.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 3/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DIVERSIFIED 4.12 \$177.00 Last 4 digits of account number Nonpriority Creditor's Name POB 551268 When was the debt incurred? 8/2017 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **JACKSONVILLE** Florida 32255 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL CREDITOR: 11 ATT U Is the claim subject to offset? Other. Specify __ VERSE **✓** No

Yes

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Debtor 1 Brittani Presley __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Internal Revenue Service \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 2012 Taxes Is the claim subject to offset? **✓** No Yes 4.14 T mobile Bankruptcy Team \$200.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 53410 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bellevue Washington 98015 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Cell Phone Is the claim subject to offset? **✓** No

Yes

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	nttani	L	Presiey	Case i	number (if known)
Fir	rst Name	Middle Name	Last Name		
rt 3: Lis	st Others to Be Notifie	d About a Debt That Y	ou Already Liste	ed	
collect collect credito	tion agency is trying to co tion agency here. Similarl	ollect from you for a debt ly, if you have more than o re additional persons to b	you owe to someo one creditor for an e notified for any c	ne else, list the c y of the debts tha debts in Parts 1 o	ou already listed in Parts 1 or 2. For example, if a priginal creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Name		On which entr	y in Part 1 or Par	t 2 did you list the original creditor?	
111 W	11 W Jackson #600		Line 4.6 of (Check		
			Line 4.6	 '.	Part 1: Creditors with Priority Unsecured Claims
Numbe			Line 4.0	one):	Part 1: Creditors with Priority Unsecured Claims✓ Part 2: Creditors with Nonpriority Unsecured Claims
	er Street	60604	_	 '.	Part 2: Creditors with Nonpriority Unsecured Claims

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Debtor 1 Brittani L Presley Case number (if known)
First Name Middle Name Last Name

riistiva	initial initial last name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information in nounts for each type of unsecured claim.	s for s	tatistical reporting p	ourpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom runt r	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total. Add lines 6a through 6d.	6d.	\$0.00	
		6e.	\$0.00	
	oe. Total. Add lines oa tillough od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$11,652.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$10,401.00	
	6: Total Add lines of through 6:	e:	\$22,053.00	

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Debtor 1	Brittani	L	Presley	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	dament rage e	10110
Fill in this infor	mation to identify your	case:		
Debtor 1	Brittani	L	Presley	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the	: Northern	District of Illinois	
	annuproy countrol and		(State)	
Case number (If known)				
				Check if this is an
O.C 1	E 40011			amended filing
Official	Form 106H			
Schedul	e H: Your Co	debtors		12/15
1. Do you ha No Yes 2. Within th	er every question. Eve any codebtors? (If Eve last 8 years, have yo	you are filing a joint case, do	not list either spouse as a co	f any Additional Pages, write your name and case number (if debtor.) community property states and territories include Arizona, California,
	Go to line 3.			
		ner spouse, or legal equiva	lent live with you at the time	?
	No Voo In which commun	oit, atata ar tarritar, did va	ı livo?	
ш	res. In which commun	illy state or territory did you	J IIVe?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent	_
	Number Street			_
	City	State	Zip Code	_
again as	a codebtor only if that	person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), where D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Column 1: Your codebtor

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				3 -				
Fill in this	information to identify	your case:						
Debtor 1	Brittani	L	Presle	у				
	First Name	Middle Name	Last N	ame		Chec	ck if this is:	
Debtor 2	ng) First Name	Middle Name	L a at N	2022		ΠА	n amended filing	
(opouse, ii iiii	119) First Name	Middle Name	Last N			느	supplement showing post-pe	atition chapter 13
	es Bankruptcy Court for	Northern	_ District of Illi				xpenses as of the following d	
the: Case numb	er		(8	State)				
(If known)					·	M	MM / DD / YYYY	
Officia	l Form 106I							
Sched	ule I: Your In	come						12/15
information spouse. If r number (if	n about your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	se is not	filing with yo	ou, do n	spouse is living with you, not include information ab onal pages, write your nar	out your
_	our employment		Debtor 1				Debtor 2	
informa	ition.	Employment status	- Emplo	wod			Employed	
	ave more than one job, separate page with	,,	✓ Emplo	nployed			Employed Not Employed	
	information about additional		LINOTE	прюуец			Not Employed	
employe	ers.	Occupation	RCA					
	part time, seasonal, or oloyed work.	Employer's name	Atria Management Company 300 E Market St Ste 100					
	-	Employer's address						
	tion may include student emaker, if it applies.		Number Str	reet			Number Street	
			Louisville City	Ken Stat	itucky 4020 e Zip C		City State	Zip Code
			1 year 2 m	onths			,	
		How long employed there?	· / · · ·		_			
Part 2: 0	Give Details About N	Monthly Income						
spouse un	less you are separated.	e more than one employer,	•		·	•	rite \$0 in the space. Include y	•
					For Debtor 1		For Debtor 2 or non-filing spouse	
		ary, and commissions (befor, calculate what the monthly		2.	\$2,16	66.67		
3. Estim	ate and list monthly ove	rtime pay.		3	+ 5	\$0.00		
4. Calcu	ılate gross income. Add I	ine 2 + line 3.		4.	\$2,1	66.67		

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Debt	tor 1Brittani First Name		Presley Last Name		Case number			
	riiot itaino	Widdle Hallie	Luot Humo		For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		→ 4.		\$2,166.67			
5. Lis	st all payroll dedu							
5a	a. Tax, Medicare,	and Social Security deductions	5a	ι.	\$397.13			
5b	o. Mandatory con	tributions for retirement plans	5b).	\$0.00			
50	c. Voluntary contr	ibutions for retirement plans	50).	\$0.00			
50	d. Required repay	ments of retirement fund loans	50	i.	\$0.00			
5e	e. Insurance		5e).	\$0.00			
5f	. Domestic suppo	rt obligations	5f.		\$0.00			
50	g. Union dues		5g	J.	\$0.00			
5h	n. Other deductio	ns. Specify:	_ 5h	1. +	\$0.00 +			
6. Ad +5h.	ld the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.		\$397.13			
7. Ca	lculate total mor	athly take-home pay. Subtract line 6 from line	e 4.		\$1,769.54			
8. Lis	st all other incom	e regularly received:						
88	a. Net income from business, profes	m rental property and from operating a ssion, or farm						
		nt for each property and business showing rdinary and necessary business expenses, and	8a		\$0.00			
81	o. Interest and div		8b		\$0.00			
		payments that you, a non-filing spouse, or a		,.	ψ0.00			
	Include alimony,	spousal support, child support, maintenance, nt, and property settlement.	80).	\$0.00			
80	d. Unemployment	compensation	80	i.	\$0.00			
86	e. Social Security		8e).	\$0.00			
8f	Include cash assi cash assistance t	ent assistance that you regularly receive stance and the value (if known) of any non- hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s	s 8f.	_	\$0.00			
80	g. Pension or reti	rement income	80	j.	\$0.00			
8h	n. Other monthly	income. Specify:	8h	1. +	\$0.00 +			
9. Ad	ld all other incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	⊦8h. 9.	Ē	\$0.00			
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp	10 pouse).	\$1,769.54 +		=	\$1,769.54
In frie	clude contributions ends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household,	your d	ependents, your roomn			
Sp	pecify:				·		11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$1,769.54
								Combined monthly income
13. D	o you expect an i	increase or decrease within the year after y	you file this	form?	•			
	Yes. Explain:							
L	Tes. Explain.							

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		Doo	cument Page 37 of	76		
Fill in this infor	mation to identify your	case:				
Debtor 1	Brittani	L	Presley			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	I	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho expenses as of the		
Case number (If known)				MM / DD / YYYY		
Official	Form 106J			_		
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to th	are filing together, both are eq nis form. On the top of any addit			number
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a s	separate household?				
	No					
i i	Yes. Debtor 2 must fi	ile Official Forms 106J-2, <i>Exp</i>	penses for Separate Household of L	Debtor 2.		
2. Do you hav	re dependents?	lo				
Do not list Debtor 2.	Debtor 1 and	es. Fill out this information fo	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	penses include	lo				
than yourself and dependents	d your	'es				
	mate Your Ongoing	Monthly Expenses				
_	of a date after the bank		s you are using this form as a su upplemental Schedule J, check	• •	•	
	-	cash government assistanc it on Schedule I: Your Incom	-		Yo	our expenses
	I or home ownership ex or the ground or lot. 4.	xpenses for your residence.	Include first mortgage payments a	and	4.	\$300.00
-	uded in line 4:				7.	
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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First Name	Middle Name Last Name	3		
				Your expenses
5. Additional mortgage payments for	your residence, such as home equit	y loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$0.00
6b. Water, sewer, garbage collection			6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services		6c.	\$75.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$425.00
8. Childcare and children's education	n costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning	g		9.	\$125.00
10. Personal care products and serv	ces		10.	\$100.00
11. Medical and dental expenses			11.	\$74.00
12. Transportation. Include gas, main Do not include car payments	tenance, bus or train fare.		12.	\$200.00
13. Entertainment, clubs, recreation	, newspapers, magazines, and book	s	13.	\$0.00
14. Charitable contributions and reli	gious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted	rom your pay or included in lines 4 or	20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$130.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduc	ed from your pay or included in lines 4	or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, main	enance, and support that you did n	ot report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	our Income (Official Form 106I).		18.	
19.Other payments you make to sup	port others who do not live with you	ı.		
Specify:			19.	\$0.00
20. Other real property expenses not	included in lines 4 or 5 of this form	or on Schedule I: Your Income.	22	**
20a. Mortgages on other property			20a	\$0.00
20b. Real estate taxes.	orla inquiron oo		20b	\$0.00
20c. Property, homeowner's, or ren			20c	\$0.00
20d. Maintenance, repair, and upker			20d	\$0.00
20e. Homeowner's association or co	ondominium dues		20e	\$0.00

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Debtor 1 Britta		L	Presley	Case number (if known)		
First N	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses.					\$1,429.00
	nes 4 through 21.					\$0.00
, ,	` '	,,	from Official Form 106J-2			\$1,429.00
	ne 22a and 22b. The result		22.			
23. Calculate	your monthly net income).				
23a. Copy	line 12 (your combined mo		23a	\$1,769.54		
23b. Copy	your monthly expenses fro	23b	\$1,429.00			
	ct your monthly expenses			\$340.54		
The re	esult is your monthly net in	come.			23c	<u>-</u>
			oan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:									
Debtor 1	Brittani	L	Presley						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		Northern	District of Illinois						
Case number (If known)			(State)						

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
✓ No									
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and							
	that they are true and correct.								
X	/s/ Brittani Presley	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 3/9/2018	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in th	is infor	nation to identify your c	ase:						
Debtor ⁻	1	Brittani First Name	L Middle I	Name	Presley Last Name				
Debtor 2 (Spouse, i		First Name	Middle I	Name	Last Name				
United S	States B	ankruptcy Court for the:	Northern		ct of Illinois				
Case nu (If known)	ımber				(State)				
Offic	cial	Form 107							Check if this is a amended filing
State	eme	nt of Financia	l Affairs f	or Individ	luals Fili	na for E	Bankru	ptcv	04/1
informa number	tion. It (if kno	te and accurate as po f more space is neede own). Answer every q Details About Your	ed, attach a sepa uestion.	arate sheet to t	his form. On t	he top of a			
		your current marital sta							
1. W	'	ried	itusr						
		married							
2. D	uring t	he last 3 years, have yo	u lived anywhere	e other than whe	ere you live nov	v?			
	No Yes	. List all of the places yo	ou lived in the las	t 3 years. Do not	include where	you live now			
	Deb	tor 1:		Dates Debtor there	1 lived De	btor 2:			Dates Debtor 2 lived there
						Same as De	btor 1		Same as Debtor 1
		8 S Evans nber Street		From 09/201 To 09/201		mber Street			From
		cago Illinois	60619						
	City	State	Zip Code		Cit	y Same as De	State obtor 1	Zip Code	Same as Debtor 1
	Nun	nber Street		From	Nu	mber Street			From
	City	State	Zip Code		Cit	у	State	Zip Code	
	d territor	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So	ornia, Idaho, Louis	siana, Nevada, Ne	w Mexico, Puert	o Rico, Texas			mmunity property states

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Debt	tor 1	Brittani L		esley	Case number (if known)			
		First Name Middle	Name Las	t Name				
Part	2:	Explain the Sources of Your Inc	ome					
 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. 								
			Debtor 1		Debtor 2	Debtor 2		
			Sources of income Check all that apply.	Gross income (before deduction exclusions)	Sources of in Check all that	apply.	Gross income (before deductions and exclusions)	
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1390.00	Wages, commiss bonuses, Operatin business	tips g a		
		or last calendar year: anuary 1 to December 31, 2017) YYYY	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$18300.00	Wages, commiss bonuses, Operatin business	tips g a		
		or the calendar year before that: anuary 1 to December 31, 2016) YYYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$26600.00	Wages, commiss bonuses, Operatin business	tips g a		
 	Inclu publi filing List (you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental inca joint case and you have income that the cach source and the gross income from No Yes. Fill in the details.	come is taxable. Examp come; interest; dividends you received together, lis	les of other income are a s; money collected from st it only once under Del	alimony; child support; So lawsuits; royalties; and ga otor 1.	-		
			Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income each source (before deducti and exclusions	Describe belo		Gross income from each source (before deductions and exclusions)	
		rom January 1 of current year until ne date you filed for bankruptcy:						
		or last calendar year: lanuary 1 to December 31, 2017) YYYY						
		or the calendar year before that: lanuary 1 to December 31, 2016) YYYY						
				<u></u>	<u></u>			

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Debtor 1 Brittani Presley Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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ebtor 1	Brittani		L	Pre	sley	Case number	(if known)
	First Name		Middle Name	Last	Name		
Insi con age	ders include your porations of whic nt, including one h as child suppor	relatives; a h you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? Ou are a general partner; I securities; and any managing domestic support obligations,
Z	No Voc List all pay	monto to a	un incidor				
Ш	Yes. List all pay	yments to a	iii iiisidei .	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	ı debts gual	ranteed or cosigne	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zin Codo				
	City	State	Zip Code				

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Presley

L

Debtor	1 Britta		L	Presley	C	ase number (ii	fknown)	
	First N	lame	Middle Name	Last Name				
art 4:	Iden	tify Legal Actions	s, Repossessions, ar	nd Foreclosures				
Lis		h matters, including	d for bankruptcy, were y personal injury cases, sm					ding? or custody modifications, and
<u>~</u>	No Voc F	Fill in the details.						
	165.1	iii ii i ii le detalis.	Natu	re of the case	Court or a	agency		Status of the case
	Case	e title						Pending
	Case	e number			Court Nam	ne		On appeal
	Case	e nambei			NumberStr	reet		Concluded
					City	State	Zip Code	
	Case	e title			Court Nam	ne		Pending
	Case	e number			NumberStr			On appeal Concluded
					City	State	Zip Code	Concluded
	_	Go to line 11. . Fill in the information	on below.	Describe the prope	erty		Date	Value of the property
	Cred	ditor's Name		Explain what happ	ened			
	Num	nber Street		Property was re				
				Property was fo				
	City	State	Zip Code	Property was ga		or levied.		
				Describe the prope	erty		Date	Value of the property
	Cred	ditor's Name		Explain what happ	ened			
	Num	nber Street		Explain what happ	u			
				Property was re	•			
				Property was for Property was ga				
	City	State	Zip Code	Property was at		or levied.		

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Debt		Brittani First Name	L Middle Name	Presley Last Name	Case number (if known)	
11.			ı filed for bankruptcy, did ke a payment because yo		ank or financial institution, set off any am	ounts from your
	✓	No Yes. Fill in the details.				
		•		Describe the action th	e creditor took Date action was taken	Amount
		Creditor's Name				-
		Number Street		Last 4 digits of account	number: XXXX-	
		City Sta	ite Zip Code			
12.			iled for bankruptcy, was a todian, or another official		possession of an assignee for the benefit o	of creditors, a court-
	✓	No Yes				
Part	5:	List Certain Gifts ar	nd Contributions			
13.	Wi	thin 2 years before you	ı filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓	No Yes. Fill in the details	for each gift.			
		Gifts with a total value per person	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift			
		Number Street				
		City Sta	te Zip Code			
		Person's relationship to	o you			
		Person to Whom You	Gave the Gift			
		Number Street				
		City Sta Person's relationship to	·			

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Debt	tor 1	Brittani	L	Presley	Case number (if kno	wn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 vears before vou fi	led for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
				jou give unit gine en comm			,, .
	\mathbf{P}	No					
	Ш	Yes. Fill in the details fo		on.			
		Gifts or contributions t that total more than \$6		Describe what you con	tributed	Date you contributed	Value
		that total more than \$6	500			contributed	
		OL 11 - N		<u>-</u>			
		Charity's Name					
				-			
		Number Street		-			
				_			
		City State	Zip Code				
Dow	C.	List Certain Losses					
15.			ed for bankruptev or sir	nce you filed for bankruptcy	r. did vou lose anvthinα be	cause of theft, fire.	other disaster, or
		nbling?		,	, , , ,	, , ,	
	~	No					
	Ħ	Yes. Fill in the details.					
	ш	Describe the property	you lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred			insurance has paid. List	loss	lost
				_	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part	7:	List Certain Payment	ts or Transfers				
		No		r credit counseling agencies f	or services required in your b	oankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attornov's Foo - 350 00		2/8/2018	\$350.00
		Person Who Was Paid		Attorney's Fee - 350.00		2/0/2010	ψοσο.σο
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinoi					
		City State	Zip Code				
		Email or website address	3				
		Person Who Made the Pa	ayment, if Not You				
		Person Who Was Paid		•			
		Number Street		•			
		City State	Zip Code				
		Email or website address	S				
		Person Who Made the Pa	ayment, if Not You				

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Debto		Brittani	L		Case n	umber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
ļ	help	nin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		ehalf p	ay or transfer a	iny property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
•				Description and value of any pr transferred	operty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
1	t he Inclu	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a secu			•		•
ı				Description and value of proper transferred	rty	Describe any payments recin exchange	property or eived or debts	paid	Date transfer was made
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
ļ	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to a self	f-settle	d trust or simil	ar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of the p	propert	y transferred			Date transfer was made
		Name of trust							

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Case number (if known)

Presley

Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Storage Mart Clothes, Furniture, Used No Name of Storage Facility Name Electronics, Household Items 6714 S Cottage Grove Ave Number Street Number Street City State Zip Code Chicago Illinois 60637 State Zip Code City

Debtor 1 Brittani

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Debtor 1 Brittani Presley __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Deb		Brittani		L	P	resley	Cas	se number <i>(ii</i>	f known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judio	cial or adminis	trative proce	eding under	any environmer	ntal law? In	ıclude settleı	ments and orc	ders.
		Yes. Fill in the def	tails.								
	ш	100.1 110 000	ano.		Court or ag	rencv		Nature (of the case		Status of the
					oourt or ag	,o o,		riata o	or the edge		case
		Case title									Pending
					Court Name						T ending
		0			NumberStre	<u></u>					On appeal
		Case number			rambol out	.00					Concluded
					City	State	Zip Code				
Dari	t 11:	Give Details Al	hout Vour F	Rueinass or C	onnection	s to Any Ru	einece				
ı aıı		GIVE Details A	Jour Four L	34311C33 01 C	Officotion.	3 to Ally Du	311033				
27.	With	nin 4 years before	you filed for	bankruptcy, di	id you own a	business or	have any of the	following c	onnections t	to any busines	ss?
		A colo propri	:atau au aalf a	and a second in a second	rada mrafaa		v aativite v aitlaav f	ال الله	a aut tima		
					-		r activity, either f	iuli-urne or p	oart-ume		
					(LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in a									
		An officer, di	rector, or ma	anaging execut	ive of a corp	oration					
		An owner of	at least 5% o	of the voting or	equity secur	ities of a cor	poration				
		No. None of the a	ahove annlie	e Go to Part 1	9						
		Yes. Check all the				ow for each t	o Jeinoee				
	ш	163. Officer all the	αι αρριγ ασσ	ve and illi in the					F		
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
									EIN:		
		Business Name							CIIN.		
		Number Street							Dates busi	iness existed	
		Number Street			Name	e of account	ant or bookkeep	per	Dates busi	illess existed	
		City	State	Zip Code					From	To	
		,		•						·~	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
										cial Security	number of film.
		Business Name							EIN:		
		Number Street			No	o of access	ont or bookless		Dates busi	iness existed	
		City	State	Zip Code		e or account	ant or bookkeep	ber	_	_	
		City	State	Zip Code					From	To	
					Desc	ribe the nati	ure of the busine	ess	Employer I	Identification	number Do not
									include So	cial Security	number or ITIN.
		Desires News							EIN:		
		Business Name									
		Number Street			_				Dates busi	iness existed	
					Name	e of account	ant or bookkeep	per			
		City	State	Zip Code	_				From	To	

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Debto	or 1 Brittani	L	Presley	Case number (if known)
	First Name	Middle Name	Last Name	
	Within 2 years before you file creditors, or other parties. No Yes. Fill in the details below.		u give a financial statemen	t to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	Number Street			
	City State	Zip Code	_	
		P		
Part 1	Sign Below			
tru	ue and correct. I understand	that making a false sta	tement, concealing propert or imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Brittani			· ·
	Signature of D	ebtor 1		Signature of Debtor 2
	Date 3/9/201	8		Date
Die	d you attach additional page	es to Your Statement of	Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
✓	No			
	Yes			
Die	d you pay or agree to pay so	meone who is not an at	torney to help you fill out ba	inkruptcy forms?
	No No			
Ë	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortne	n District of Illinois			
In re	Brittani L Presley		Cas	se No.		
_	Debtor				(If known)	
			Cha	apter	Chapter 13	
	DISCLOSURE OF	COMPENS	SATION OF ATTOR	RNEY F	OR DEBTOR	
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal	e year before the fili	ng of the petition in bankruptcy	, or agreed to	be paid to me, for services	
	For legal services, I have agreed to a	ccept			\$4,000.00	
	Prior to the filing of this statement I	have received			\$350.00	
	Balance Due				\$3,650.00	
2	. The source of the compensation pai	d to me was:				
	✓ Debtor	Othe	r (specify)			
3	. The source of the compensation pai	d to me is:				
	✓ Debtor	Othe	r (specify)			
4	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above members or associates of my la the people sharing in the compe	w firm. A copy of th	e agreement, together with a lis			
5	. In return for the above-disclosed fee	e, I have agreed to re	ender legal service for all aspect	s of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's final bankruptcy; 	ncial situation, and	rendering advice to the debtor i	n determining	g whether to file a petition in	
	b. Preparation and filing of any	petition, schedules	s, statements of affairs and plan	which may b	e required;	
	c. Representation of the debtor	at the meeting of o	creditors and confirmation heari	ng, and any a	adjourned hearings thereof;	
6	s. By agreement with the debtor(s), the	above-disclosed fe	ee does not include the followin	g services:		
		(ERTIFICATION			
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any	agreement or arrangement for	oayment to m	ne for representation of the	
	3/9/2018		/s/ Elizabeth	Placek		
	Date		Signature of A			
			Semrad Law Name of law			
			iname of law			

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Debtor 1 Brittani First Name		Presley Last Name	Case number (if known)	
Star College College	uestions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	r consumer debts? Cor I primarily for a personal r business debts? Busin nvestment or through th	, family, or household ness debts are debts th ne operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		fter any exempt property istribute to unsecured cr	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	☑ \$0-\$50,000) ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001-	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, ar	nd I declare under nenal	ty of periup, that the in	formation provided is true and
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and	napter 7, I am aware that I understand the relief a d I did not pay or agree t	I may proceed, if eligible vailable under each choos pay someone who is	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed s not an attorney to help me fill
	out this document, I have obtain I request relief in accordance wi			
	I understand making a false state connection with a bankruptcy coboth. 18 U.S.C. §§ 152, 1341, 2007	tement, concealing prop ase can result in fines u	perty, or obtaining mon p to \$250,000, or impr	ey or property by fraud in
	/s/ Brittani Presley Signature of Debtor 1		Signature of Debto	12 DULDY
	Executed on 2/8/2018 MM / DD)/YYYY	Executed on	2-8-18 MM/DD/YYYY

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Fill in this infor	mation to identify your	case:					
Debtor 1	Brittani	L	Presley				
Debtor 2	First Name	Middle Name	Last Name	_			
(Spouse, if filing)	First Name	Middle Name	Last Name	- "			
United States E	Sankruptcy Court for the	: Northern	District of Illinois				
Case number			(State)	_			
(If known)	4 			-			
Official	Form 106D	ec		Check if this is an amended filing			
Declarat	Declaration About an Individual Debtor's Schedules						
If two married	people are filing toget	her, both are equally respons	sible for supplying correct i	nformation.			
U.S.C. §§ 152,	You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 J.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below						
Did you pa	ay or agree to pay son	neone who is NOT an attorney	y to help you fill out bankru	ptcy forms?			
√ No							
Yes.	Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under per that they	nalty of perjury, I declar are true and correct.	are that I have read the summ	nary and schedules filed wi	th this declaration and			
	ni Presley	The presy	*				
Signature o	Deptor I	,	Signature of	Debtor 2			

MM/DD/YYYY

Date 2/8/2018

MM/DD/YYYY

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Debtor 1	1 Brittani	L	Presley	Case number (if known)			
	First Name	Middle Name	Last Name				
28. Wi	editors, or other parties.	r bankruptcy, did you	ı give a financial staten	nent to anyone about your business? Include all financial institutions,			
	No Yes. Fill in the details below.						
			Date issued				
	Name		MM/DD/YYYY	_			
	Number Street						
	City State	Zip Code					
of visuses visus		2.5 0000					
Part 12:	Sign Below						
true	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Brittani Presl	ey Bullmuf	Prob	×			
	Signature of Debto	r1 ,	V (N)	Signature of Debtor 2			
	Date 2/8/2018			Date			
Did y	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
	No						
	Yes						
Did y	ou pay or agree to pay someo	ne who is not an atto	rney to help you fill out	bankruptcy forms?			
V	No						
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)			

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Presley, Brittani L	Case No				
,	Debtor(s)	Case No.	Odse NO.			
		Chapter.	Chapter13			
	VERIF	FICATION OF CREDITOR MATR	RIX			
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.						
Date:	2/8/2018	/s/ Presley, Brittani I Presley, Brittani L Signature of Debtor	Brthn Presey			

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Debt	or 1 Brittani First Name	L Middle Name	Presley Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to ye	ou. Follow these steps:		
	16a. Fill in the state in w	/	Illinois		
17	household		To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	\$51,317.00
17.	17a. Line 15b is les	s than or equal to line 16c. On the	e top of page 1 of this fo NOT fill out <i>Calculation</i>	rm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of pa f(b)(3). Go to Part 3 and fill out C ur current monthly income from lin	Calculation of Disposal	box 2, Disposable income is determined under 11 ple Income (Official Form 122C-2). On line 39 of that	
Part	31 Calculate Your C	commitment Period Under 1	11 U.S.C. §1325(b)(4	1)	
18.		e monthly income from line 11.	*		\$92.71
19.	Deduct the marital adj commitment period und	ustment if it applies. If you are r er 11 U.S.C. § 1325(b)(4) allows y	married, your spouse is r you to deduct part of you	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	ment does not apply, fill in 0 on lir	ne 19a.		- <u>\$0.00</u>
	19b. Subtract line 19a	from line 18.			\$92.71
20.	Calculate your current	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$92.71
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your c	urrent monthly income for the yea	r for this part of the form		\$1,112.52
	20c. Copy the median fa	amily income for your state and siz	e of household from line	e 16c.	\$51,317.00
21.	How do the lines comp	pare?			1
	Line 20b is less than commitment period	n line 20c. Unless otherwise ordere is 3 years. Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more that 4, The commitment	an or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I de	eclare under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
	/s/ Brittani P Signature of Dek	7 0000	LDLY X Sign	gnature of Debtor 2	
	Date 2/8/2018 MM/DD/Y		Da	tte MM/DD/YYYY	
	If you checked 17a, If you checked 17b, above.	do NOT fill out or file Form 122C- fill out Form 122C-2 and file it wit	2. th this form. On line 39 o	of that form, copy your current monthly income from line	e 14

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/9/2018	
Signed	:	
/s/ Britt	ani Presley	
		/s/ Elizabeth Placek
Debtor((s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Presley, Brittani L Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Th knowledge		fy that the attached list of creditors is tr	ue and correct to the best of their		
Date:	3/9/2018	/s/ Presley, Britta Presley, Brittani L Signature of Deb	-		

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris - Merchandise Mart 111 W Jackson #600 Chicago, IL, 60604

CNAC/MI105 3718 STADIUM DR KALAMAZOO, MI, 49008

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

ABILITY RECOVERY SERVI PO BOX 4031 WYOMING, PA, 18644

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

DIVERSIFIED Po Box 1391 Southgate, MI, 48195

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

T mobile Bankruptcy Team 600 Beacon Pkwy W ste 300 c/o Amsher Collections Services Birmingham, AL, 35209

AmeriCash Loans PO Box 184 Des Plaines, IL, 60016 Case 18-06790 Doc 1 Filed 03/09/18 Entered 03/09/18 08:54:18 Desc Main Document Page 70 of 76

IRS 1 PO Box 7346 Philadelphia, PA, 19101 Case 18-06790 Doc 1 Filed 03/09/18 Entered 03/09/18 08:54:18 Desc Main Document Page 71 of 76

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois						
In re	Brittani L Presley		Case No.			
	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF	COMPENSATION O	F ATTORNEY F	OR DEBTOR		
1.	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to a	ccept				
	Prior to the filing of this statement I	have received		\$350.00		
Balance Due			\$3,650.00			
2.	The source of the compensation paid	d to me was:				
	Debtor	Other (specify)				
3.	The source of the compensation paid	d to me is:				
	Debtor	Other (specify)				
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee	, I have agreed to render legal servic	e for all aspects of the bank	ruptcy case, including:		
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 						
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;					
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:						
CERTIFICATION						
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.						
	2/8/2018		/s/ Elizabeth Placek			
	Date		Signature of Attorney			
			Semrad Law Firm			
			Name of law firm	***		



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/8/2018	
Signed:	
/s/ Brittani Presley Kully, Quest	M //
	/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.